

Sample Pre-Adverse Action Notice

[DATE]

Dear [APPLICANT],

Recently, you authorized us to obtain a consumer report about you from a consumer-reporting agency. Enclosed please find: 1) a copy of the consumer report we obtained; and 2) a summary of your rights under the Fair Credit Reporting Act, as amended.

Sincerely,

[Human Resource Manager]

[company]

Enclosures:

Summary of Consumer Rights

Copy of Consumer Report